

## Change of Pastorate

In order to notify us of a change in pastorate for a Minister who is an existing pension scheme member this form should be completed by both the member and the employer and returned, together with the attached direct debit form. These should be sent to:

Baptist Pension Scheme  
Broadstone Consultants & Actuaries Ltd  
Canard Court  
23 - 25 St George's Road  
Bristol  
BS1 5UU

If they haven't done so already, we would also strongly encourage the member to complete and return an expression of wish form. This allows them to nominate who they would like to receive any lump sum payable in the event of their death. This form can be found at:

<https://www.baptistpensions.org.uk/useful-documents/application-packs/>

If an expression of wish form is completed the Trustee will take these wishes into account, although ultimately the Trustee will decide who the beneficiaries will be.

If you have any questions about the completion of any of these forms, please visit:

<http://www.baptistpensions.org.uk/churches-employers/what-the-employer-needs-to-do/new-members/>

To help people save more for their retirement, the government now requires employers to provide a workplace pension plan for eligible employees. The Baptist Pension Scheme, which you are a member of, meets the government standards. This means you will not be automatically enrolled into any other pension plan.

If your employer or church ceases to offer membership of the Baptist Pension Scheme, or the Scheme changes its terms so it no longer meets the government standards, your employer will need to enrol you, the next day, in to another plan that does meet those standards.

For more information on pensions and saving for retirement please visit the workplace pension pages at <http://www.direct.gov.uk/workplacepension>.

## Part 1 – the member's details

Title:  Forename(s):

Surname:

Address:

Postcode:

Telephone number:

Email address:

National Insurance number:

Date of birth:

Membership number (if known):

Occupation:

If you would like to pay Additional Voluntary Contributions please indicate the rate that you would like to pay here:

|                      |   |    |   |                      |           |
|----------------------|---|----|---|----------------------|-----------|
| <input type="text"/> | % | OR | £ | <input type="text"/> | per month |
|----------------------|---|----|---|----------------------|-----------|

**Note:** details of the Standard Contribution rates that must be paid are outlined later in this pack.

Name of previous church, employer or other qualifying office:

Date pastorate/employment ceased  
(if known):

|                      |                      |                      |                      |                      |                      |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|

## Declaration by member

I hereby elect for continued membership of the Baptist Pension Scheme.

I understand that my contributions will recommence on the date indicated in Part 2 (or a later date should this not be possible). I hereby authorise my employer to pay to the Trustee the contributions due from me under the Rules and to deduct the appropriate amount from my income.

I also understand the following:

- Any contributions paid on my behalf will continue to be invested into the same fund(s) as under my current membership.
- My target retirement age will remain the same as that already set under my current membership.
- I am able to change my target retirement age and fund choice at any time through the Legal & General website, or by telephoning them (their contact details can be found at <https://www.baptistpensions.org.uk/-members-/active/useful-contacts-/>)

Signature:

Date:

Part 2 – to be completed by the new church/employer

**Name of church, employer or other qualifying office:**

**Date pastorate/employment commenced:**

**Preferred date to commence paying  
contributions:**

Note: If it is not possible to commence collecting contributions from this date, then an alternative date will be used. It is not possible to backdate any contributions.

**Current Pensionable Income (see 'Further information' section later in this pack):**

|   |  |    |
|---|--|----|
| £ |  | pa |
|---|--|----|



## Declaration by the new treasurer/employer

I hereby certify that the information contained in Part 2 is correct.

|                          |  |
|--------------------------|--|
| <b>Name:</b>             | <input type="text"/>   |
| <b>Signature:</b>        | <input type="text"/>   |
| <b>Date:</b>             | <input type="text"/>   |
| <b>Position:</b>         | <input type="text"/>   |
| <b>Address:</b>          | <input type="text"/>   |
| <b>Postcode:</b>         | <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> |
| <b>Telephone number:</b> | <input type="text"/>   |
| <b>Email address:</b>    | <input type="text"/>   |

**Please ensure that you keep us informed of any changes to these contact details.**

**You should also complete the attached direct debit form. If you use a payroll bureau and have sent the direct debit form to them for completion, please state here which bureau this is:**

If the member is away from work on sick leave for 4 weeks continuously, you should let Broadstone Consultants & Actuaries know. Failure to do so could delay the payment of any income protection benefits due.



### Data Protection Act

Details on how the Trustee of the Baptist Pension Scheme (and any Data Processors they use) may process your and other individuals' personal data (where provided) can be found in the Trustee's Privacy Notice. The notice can be found at the end of this form.

Where you are providing personal data about other individuals you should share the Trustee's Privacy Notice with them.

It is important that the information held in respect of you is correct and you should therefore advise either the Trustee or the administrators of the Scheme in writing should any of these details change.

## Further information

### Definition of Pensionable Income

#### Overview

For members of the Ministers section of the Scheme, their Pensionable Income is their remuneration for service in the role that qualifies them for membership of the Scheme (subject to a minimum of the Minimum Pensionable Income, which is £28,750 for 2018), and can be made up of the following:

- the annual stipend;
- any bonus;
- payments in respect of manse heating and lighting (if this is paid in addition to the annual stipend);
- any other housing allowance (eg rent, council tax, water charges etc), any payments from an endowment by virtue of the minister's role or payments by some other denominational fund/body; and
- the manse allowance (see below).

#### Manse allowance

This is £6,000 if:

- the manse or other living accommodation is occupied **rent free by virtue of qualifying office**;  
or
- the manse is **owned partly or wholly by the minister but leased by the church** by formal arrangement.

If the accommodation is **owned partly or wholly by the minister but it is NOT leased by the church**, this allowance is the sum of the following:

- the manse allowance of £6,000 adjusted to reflect the proportion owned by the church. As an example, if the church owns 50% of the accommodation, the figure would be £3,000 (ie £6,000 x 50%);
- any rental or housing allowance paid by the church in respect of the proportion of the property owned by the minister; and
- any water/sewage, council tax, property insurance, maintenance/repairs paid by the church in respect of the proportion of the property owned by the minister.

Although a **minister-in-training** (on the in-pastorate training scheme) normally receives half-stipend, it may be that they live in a manse on a full-time basis. Therefore, a proportion of the value of the manse (ranging from 50% to 100%) may be included in such a member's Pensionable Income.

#### **Part-time ministers**

Where a minister works part-time, their Pensionable Income (including the manse allowance) may be adjusted to reflect this.



## Standard contribution rates

The standard contribution rates for the Minister section are:

- Member contribution: **8%**
- Church/employer contribution: **10%**

These amounts include an allowance for expenses (for life and income protection cover and general Scheme expenses). Some employers are subject to a slightly lower rate for expenses based on membership history and the date they entered the Scheme. We will let you know if this applies to your organisation. The percentages stated are the maximum amounts that will apply.

### Example

If a member's Pensionable Income is £28,750 the monthly contribution payable would be as follows:

#### Member contribution

$£28,750 \times 8\% = £2,300$  a year (so the monthly amount would be £191.67)

#### Employer contribution

$£28,750 \times 10\% = £2,875$  a year (so the monthly amount would be £239.58)

If the member would like to pay Additional Voluntary Contributions, please indicate this in Part 1.

Any contributions are deducted direct from the employer's bank account by direct debit. Direct debits take place on the 28th day of each month, or the first available date after the 28th if this falls at a weekend or on a bank holiday. **Please ensure that the church/employer completes and returns the attached direct debit form as we will not be able to process any changes in pastorate without this form, and it is not possible to backdate any contributions.**

The Scheme is a registered pension scheme and therefore member contributions can be deducted before calculating any income tax liability. Please note that the Scheme is not contracted out of the State Second Pension (S2P) and so National Insurance contributions should be set up accordingly.

If the member believes that their total benefits from all schemes may exceed the Lifetime Allowance, they may have already applied for and been granted special protection that allows them a higher allowance before a tax charge applies. However, it is possible to lose certain types of protection by joining a new scheme or paying additional voluntary contributions.

**If the member has a protection certificate it is particularly important that they consider seeking financial advice before they complete this form.**

For further details, see HMRC's guide: <http://www.hmrc.gov.uk/pensionschemes/pension-savings-la.htm>

## **Baptist Pension Scheme (the “Scheme”) – Privacy Notice**

### **INTRODUCTION**

This notice is intended to provide you with information about the personal data held about you which is needed to administer the Scheme and pay benefits from it. It explains the type of information collected, how it is used and who it is shared with.

In connection with this and for the purposes of the data protection laws and regulations:

- The Trustee of the Scheme is a ‘data controller’.
- The Scheme Actuary, Richard Soldan of Lane Clark & Peacock LLP (LCP) is also a data controller in respect of your personal data that he uses to carry out his functions. For further information please see <https://www.lcp.uk.com/privacy-policy/>.
- Broadstone, when acting in the capacity as the administrators of the Scheme appointed by the Trustee, are ‘data processors’.
- Members, beneficiaries and other persons associated with them are ‘data subjects’.

‘Personal data’ is information relating to an identified or identifiable natural person that could enable a living person to be identified.

### **INFORMATION WE COLLECT FROM OR ABOUT YOU**

The information about you that we collect and process may be provided from a number of sources including: by you; your employer or a previous employer; HM Revenue & Customs (HMRC); a tracing agency who may use a range of sources such as the electoral roll (e.g. if we are trying to trace you); and (with your consent) your doctor (e.g. if retiring on grounds of ill health).

This information may include some or all of the following:

- Personal details such as name (including former names), date of birth, sex, contact details (e.g. home address and former addresses, telephone numbers and e-mail address) and identifiers such as National Insurance (NI) number.
- Employment and pension scheme membership details such as dates of joining and leaving employment (including reason for leaving, where relevant to benefit calculations) and employment history (e.g. whether part-time or full-time, periods of absence and job title), periods of pensionable service, earnings and details of other benefits.
- Details of pension contributions and benefits, such as compulsory and voluntary contributions, actual or potential defined benefits and defined contribution account information.
- Other financial details such as other pension arrangements, relevant tax and National Insurance (NI) details (e.g. tax code, Lifetime Allowance and other protections), bank account details and deductions from pension payroll.
- Details of family and social circumstances such as current marriage or civil partnership, any previous relationships and dependants and death benefit distribution information (including expression of wish forms).

- Copies of identification and similar documents (e.g. birth, marriage, civil partnership and death certificates, passport identity pages, decree absolute).
- Court orders such as pension sharing and earmarking orders and attachment orders.
- Information about physical or mental health where there is a legal basis to do so to determine and provide benefits.
- We might also, very rarely, have information about criminal convictions and offences where it is relevant to your entitlements under the Scheme.

### **OUR USE OF YOUR PERSONAL DATA**

We must have a legal reason to use your personal data and this will usually be:

- to comply with legal or contractual requirements;
- for the performance of contractual requirements;
- for the legitimate interests of administering the Scheme; or
- with your consent.

We may ask you to consent to us processing information in some circumstances. For example where personal data collected is categorised as a special category of personal data (such as information about your health if retiring on grounds of ill health), or where we are asking for your feedback on services, if there is not an alternative legal basis for processing it we may ask for your consent.

If we do not have your consent it may mean that we are unable to pay benefits to you or your dependants. Where you have given consent to hold specific data you can withdraw this consent at any time by writing to us using the contact details given below.

When you provide personal information about your beneficiaries the Trustee, the Scheme Actuary and Broadstone assume that you do so with their full knowledge and consent.

### **PURPOSES OF PROCESSING THE DATA**

We collect and process your data based on the lawful reasons set out below:

**We process your data where it is necessary for us to comply with legal obligation such as:**

- To trace you and other beneficiaries.
- To establish your identity and eligibility for benefits (including following divorce or death and in cases of ill-health early retirement).
- To calculate and reconcile contributions.
- To calculate and pay pension benefits, and deal with any queries about these.
- To communicate with you about your benefits and the pension scheme in general.
- To pay tax charges, monitor whether allowances are exceeded and report to HM Revenue & Customs.
- To assist with the Scheme Trustee's compliance with legal obligations, such as reporting to relevant authorities and government bodies.
- To prepare scheme accounts and assist the Trustee's auditors.
- To carry out actuarial, statistical and financial modelling calculations in order to advise the Trustee about pension scheme funding and investment matters.
- To comply with our legal obligations, any relevant industry or professional rules and regulations or any applicable voluntary codes.

**We rely on our legitimate interests in processing your data:**

- To run mortality and address checks against member records to ensure information is correct and to prevent and detect fraud.
- For risk management purposes, including the insurance or management of longevity risks and obtaining quotations for annuities or other insurance products.

**We process your data where it is necessary for us to perform a contract:**

- In connection with any sale, merger, acquisition, disposal, reorganisation or similar change in the employers participating in the Scheme.

**WHO WE MIGHT SHARE THIS DATA WITH**

The Trustee, the Scheme Actuary and the administrators as listed on page 1 will share your personal data with each other as necessary and with other advisers and service providers used to help administer the Scheme. This may include the Scheme's: legal advisers, investment advisers, auditors and accountants. It may also include other organisations such as tracing, archiving, document printing and distribution and IT service providers. If you require details of any of these advisers/providers please contact us using the details given below.

We may transfer your data to your employer or former employer, the Baptist Union of Great Britain as the main participating employer in the Scheme and their advisers, for the purposes of assisting us to comply with our legal duties in operating or winding up the Scheme, managing the risks of the Scheme and/or for designing additional options for persons with rights in the Scheme.

In some circumstances, we may need to pass personal information to other third parties who advise or assist the Trustee and the Scheme Actuary, the sponsoring employer and any business associated with it,

prospective purchasers of any of them (although in this latter case, where practicable, the data is anonymised), Government bodies, fund providers, insurance companies and persons associated with you. In the event that any such third party processes personal information, reasonable steps will be taken to ensure that such third party agrees in writing to act only on our instruction and provides appropriate guarantees in respect of the technical and organisational security measures governing the processing to be carried out.

This may also involve transferring personal data to countries outside the European Economic Area (the “EEA”) and where that is the case reasonable steps will be taken to ensure that the processing of any personal data by the third party, including the transfer to the third party complies with the data protection laws and regulations.

We may also pass personal information to other third parties at your request, for example where you are considering a possible transfer and you have asked us to provide information to your adviser and/or to the administrators of the receiving arrangement. In this situation we will assume that you have satisfied yourself that the third party has suitable security measures in place.

We do not carry out any automated decision making using your personal data and we will not use or share your data for marketing purposes.

#### **HOW LONG WE KEEP YOUR PERSONAL DATA**

We will keep your personal data, in accordance with the law and regulatory guidance, for as long as is necessary for the purpose(s) for which it was collected and for so long afterwards as we consider may be required to deal with any questions or complaints that we may receive about our administration of the Scheme. When no longer needed, we will ensure that personal data is securely destroyed.

## YOUR RIGHTS

You have the right to:

- a copy of your personal data held;
- have your data corrected if it is inaccurate or incomplete;
- have your data deleted or removed if it is no longer necessary for the purpose of administering the Scheme;
- restrict the processing of your data;
- withdraw any consent you have given in respect of your personal data;
- data portability - to obtain and reuse your data for your own purposes;
- not be subject to automated decision making including profiling where it produces legal or other significant effects on members;
- object to the Trustee/Broadstone processing member information.

If you wish to exercise any of these rights please contact us using the contact details below. We will aim to respond to any request received from you within one month of receiving your request. Access to your data will usually be provided free of charge.

| Contact details   | Complaints  |
|---|---|
| <p>You do not need to take any action as a result of reading this but if you have any questions please contact:</p> <p>Steve Kaney<br/>BUGB Pensions Office<br/>Baptist House<br/>PO Box 44<br/>129 Broadway<br/>Didcot<br/>Oxon<br/>OX11 8RT<br/>Tel: 0778 7033485<br/>Email: <a href="mailto:skaney@baptist.org.uk">skaney@baptist.org.uk</a></p> | <p>If you are not happy with the way your personal data is held or processed, please contact us at the address in the first column of this table.</p> <p>You also have the right to complain to the Information Commissioners Office (ICO) using the following details:</p> <p>Information Commissioner’s Office<br/>Wycliffe House<br/>Water Lane<br/>Wilmslow<br/>Cheshire<br/>SK9 5AF<br/>Tel: 0303 123 1113<br/>Email: <a href="mailto:casework@ico.org.uk">casework@ico.org.uk</a></p> <p>More information is available on the ICO website at <a href="https://ico.org.uk/">https://ico.org.uk/</a>.</p> |



#### **UPDATES TO THIS NOTICE**

We may update or amend this privacy notice from time to time to comply with law or to meet changing business requirements. Any changes made to the privacy notice will be posted on <http://www.baptistpensions.org.uk/>.

This privacy notice was last updated in May 2018.